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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/193,791	11/17/1998	JAY PAUL DRUMMOND	D1077+5	2451

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EXAMINER

BERGIN, JAMES S

ART UNIT

PAPER NUMBER

3624

DATE MAILED: 06/18/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/193,791

Applicant(s)

DRUMMOND ET AL.

Examiner

James S. Bergin

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 25 June 2002.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.
- 4) ☐ Interview Summary (PTO-413) Paper No(s) _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

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DETAILED ACTION

1. The rejections of claims 1-20 have been withdrawn in view of the applicant's argument in paper 11, filed 6/25/02, in response to the rejections of claims 1-20 as being anticipated by Semple et al. (US 6,085,177) and as being obvious over "US BANCORP" made in the final rejection mailed, 01/29/02. However new prior art has been found and the claims are now under a non-final rejection as outlined below.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claim 1-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Los Angeles Times article, "TRADE IT YOURSELF BANK MACHINES MAKE A DEBUT" hereinafter referred to as "LA Times", in view of Infoworld article, "TP-Monitor Vendors Spin Web features", hereinafter referred to as "Infoworld article" (this reference was cited on the PTO-892 mailed as part of paper 6 on 6/19/01).

LA Times discloses Citibank automated teller machines for performing the normal banking functions of an ATM and in addition, providing financial services such as the brokerage functions of buying and selling of stocks and accessing market values for stocks etc. The screen of the Citibank ATM has separate menus for banking and brokerage services through which interface the user can access their banking account or their brokerage account. The Citibank ATM is considered to perform all the banking

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functions of a typical ATM, such as account access, transfer funds, dispense cash, dispense receipts, dispense statements, etc. The Citibank ATM is also considered to possess all the normal components and component interrelationships of an ATM machine such as a currency output device and a currency sheet dispenser, a receipt output device including a receipt sheet dispenser, etc., and a computer in operative connection with the output devices and the currency sheet dispensers.

LA Times is silent as to the precise nature of the user interface at the Citibank ATM. It is unknown if the user interface is a web browser interface or some other type of interface.

The Infoworld article discloses an NCR automated teller machine that has a web browser interface, so as to *"enable transactions over the web"* and *"to make one or 10,000 machines look as if they are local to your computing resource"*. The browser interface is the interface through which all the ATM banking functions of the NCR ATM machine are performed, such as account access, funds transfer, the dispensing of currency and receipts responsive to the interaction of the user with the web browser interface.

It would have been obvious, in view of Infoworld, to one of ordinary skill in the art at the time that the invention was made, to provide the Citibank ATM of LA Times with a web browser interface so as to enable the ATM user to perform all the typical ATM functions including transactions over the web and dispensing sheets and currency through the output devices. The Citibank ATM of LA Times thus modified, would enable a user to conveniently perform all the typical ATM banking and brokerage functions at

the ATM screen through a web browser interface and make it appear to the user that the ATM machine was local to the computer resource containing the relevant bank or brokerage account. The user would be able access the bank account, transfer funds, dispense currency and receipts etc. through ATM sheet feeders output devices responsive to the interaction of the user with the pages/ documents viewed at the web browser interface of the ATM screen.

The examiner takes official notice of the fact that it is notoriously well known in the art of sheet feeders that the documents processed by the controlling web browser interface of a particular sheet feeding machine contain instructions for controlling the output devices of the machine, such as dispense instructions for feeding sheets through the output devices of the machine, such an arrangement providing an effective and reliable control system for the output devices of the machine. Official notice is also taken that it is well known that these documents are often HTML documents/ pages.

It would have been obvious to the one of ordinary skill in the art in the above modification of the Citibank ATM of LA Times with a web browser as taught by Infoworld, that the documents/pages processed by the web browser interface of the ATM machine would contain dispense instructions for performing the sheet feeding function through the output devices of the machine, and instructions for performing any other required functions of the ATM machine, such an arrangement providing an effective and reliable control system for the output devices of the machine.

Regarding claims 10, 11,15 and 18, the Bank indicia contained on dispensed ATM receipts and dispensed bank statements of a typical ATM are promotional messages.

Regarding claim 12 and 20, the typical ATM machine requires a user to insert an ATM card to access the users bank account. The browser of the Citibank ATM, as modified above, would open web pages related to the user, the web pages having previously determined addresses and performing different transactional and informational functions as required by the user.

Regarding claims 16, 17 and 19, all ATM's have a display device and a currency note dispenser device operative to dispense at least one currency note during the operation of the ATM.

Response to Arguments

4. Applicant's arguments with respect to claims 1-20 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to James S. Bergin whose telephone number is 703 308-8549. The examiner can normally be reached on Monday-Thursday 8.30-6.00 and on alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703 308-1065. The fax phone numbers for

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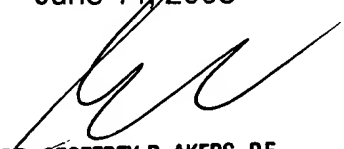
the organization where this application or proceeding is assigned are 703 305-7687 for regular communications and 703 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703 308-1113.



JSB

June 14, 2003



DR. GEOFFREY R. AKERS, P.E.
PRIMARY EXAMINER